

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application. Please amend claims 2, 3, 12, 13, 22, 23, 32, 33, 42, and 43 and add new claims 269-278 as follows:

1. (Original) A method, comprising:
affecting provision of a credit request;
affecting provision of accesser determined information;
affecting provision of bids for accesser credit requests; and
affecting obtaining preferred credit offers.
2. (Currently Amended) The method of claim 1, wherein ~~a step of affecting provision of accesser credit rating, replaces~~ the step of affecting provision of accesser determined information includes a step of affecting provision of accesser credit rating.
3. (Currently Amended) The method of claim 1, wherein ~~a step of affecting provision of accesser determined information and accesser credit rating, replaces~~ the step of affecting provision of accesser determined information includes a step of affecting provision of accesser determined information and accesser credit rating.
4. (Original) The method of claim 1, wherein preferred credit offers are obtained until request fulfillment.
5. (Original) The method of claim 1, further comprising affecting provision of credit issuance.

6. (Original) The method of claim 1, further comprising affecting provision of credit confirmation.

7. (Original) The method of claim 5, further comprising affecting provision of credit confirmation.

8. (Original) The method of claim 1, further comprising affecting provision of credit approval.

9. (Original) The method of claim 5, further comprising affecting provision of credit approval.

10. (Original) The method of claim 7, further comprising affecting provision of credit approval.

11. (Original) A system, comprising:
means for affecting provision of a credit request;
means for affecting provision of accesser determined information;
means for affecting provision of bids for accesser credit requests; and
means for affecting obtaining preferred credit offers.

12. (Currently Amended) The system of claim 11, wherein the means for affecting provision of accesser determined information, ~~instead,~~ is configured for affecting provision of accesser credit rating.

13. (Currently Amended) The system of claim 11, wherein the means for affecting provision of accesser determined information, ~~instead,~~ is configured for affecting provision of accesser determined information and accesser credit rating.

14. (Original) The system of claim 11, wherein the means for affecting obtaining preferred credit offers is configured for obtaining preferred credit offers until request fulfillment.

15. (Original) The system of claim 11, further comprising a means for affecting provision of credit issuance.

16. (Original) The system of claim 11, further comprising a means for affecting provision of credit confirmation.

17. (Original) The system of claim 15, further comprising a means for affecting provision of credit confirmation.

18. (Original) The system of claim 11, further comprising a means for affecting provision of credit approval.

19. (Original) The system of claim 15, further comprising a means for affecting provision of credit approval.

20. (Original) The system of claim 17, further comprising a means for affecting provision of credit approval.

21. (Original) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting provision of a credit request;

code for affecting provision of accesser determined information;

code for affecting provision of bids for accesser credit requests; and

code for affecting obtaining preferred credit offers.

22. (Currently Amended) The computer readable medium of claim 21, wherein the code for affecting provision of accesser determined information, ~~instead~~, is configured for affecting provision of accesser credit rating.

23. (Currently Amended) The computer readable medium of claim 21, wherein the code for affecting provision of accesser determined information, ~~instead~~, is configured for affecting provision of accesser determined information and accesser credit rating.

24. (Original) The computer readable medium of claim 21, wherein the code for affecting obtaining preferred credit offers is configured for obtaining preferred credit offers until request fulfillment.

25. (Original) The computer readable medium of claim 21, further comprising code for affecting provision of credit issuance.

26. (Original) The computer readable medium of claim 21, further comprising code for affecting provision of credit confirmation.

27. (Original) The computer readable medium of claim 25, further comprising code for affecting provision of credit confirmation.

28. (Original) The computer readable medium of claim 21, further comprising code for affecting provision of credit approval.

29. (Original) The computer readable medium of claim 25, further comprising code for affecting provision of credit approval.

30. (Original) The computer readable medium of claim 27, further comprising code for affecting provision of credit approval.

31. (Original) An apparatus, comprising:
a memory having at least one region for storing executable program code; and
a processor for executing the program code stored in the memory, wherein the program code, further comprising:

code to affect provision of a credit request;
code to affect provision of accesser determined information;
code to affect provision of bids for accesser credit requests; and
code to affect obtaining preferred credit offers.

32. (Currently Amended) The apparatus of claim 31, wherein the code to affect provision of accesser determined information, ~~instead~~, is configured to affect provision of accesser credit rating.

33. (Currently Amended) The apparatus of claim 31, wherein the code to affect provision of accesser determined information, ~~instead~~, is configured to affect provision of accesser determined information and accesser credit rating.

34. (Original) The apparatus of claim 31, wherein the code to obtain preferred credit offers is configured to obtain preferred credit offers until request fulfillment.

35. (Original) The apparatus of claim 31, further comprising code to affect provision of credit issuance.

36. (Original) The apparatus of claim 31, further comprising code to affect provision of credit confirmation.

37. (Original) The apparatus of claim 35, further comprising code to affect provision of credit confirmation.

38. (Original) The apparatus of claim 31, further comprising code to affect provision of credit approval.

39. (Original) The apparatus of claim 35, further comprising code to affect provision of credit approval.

40. (Original) The apparatus of claim 37, further comprising code to affect provision of credit approval.

41. (Original) A system, comprising:
a memory device; and
a processor disposed in communication with said memory device, said processor configured to:

affect provision of a credit request;
affect provision of accesser determined information;
affect provision of bids for accesser credit requests; and
affect obtaining preferred credit offers.

42. (Currently Amended) The system of claim 41, wherein the processor configured to affect provision of accesser determined information, ~~instead,~~ is configured to affect provision of accesser credit rating.

43. (Currently Amended) The system of claim 41, wherein the processor configured to affect provision of accesser determined information, ~~instead,~~ is configured to affect provision of accesser determined information and accesser credit rating.

44. (Original) The system of claim 41, wherein the processor configured to obtain preferred credit offers is configured to obtain preferred credit offers until request fulfillment.

45. (Original) The system of claim 41, further comprising the processor configured to affect provision of credit issuance.

46. (Original) The system of claim 41, further comprising the processor configured to affect provision of credit confirmation.

47. (Original) The system of claim 45, further comprising the processor configured to affect provision of credit confirmation.

48. (Original) The system of claim 41, further comprising the processor configured to affect provision of credit approval.

49. (Original) The system of claim 45, further comprising the processor configured to affect provision of credit approval.

50. (Original) The system of claim 47, further comprising the processor configured to affect provision of credit approval.

269. (New) The method of claim 5, wherein the provision of credit issuance is obtained from more than one creditor.

270. (New) The method of claim 269 wherein the provision of credit issuance is stored on a chip based smartcard.

271. (New) The system of claim 15, wherein the provision of credit issuance is obtained from more than one creditor.

272. (New) The system of claim 271, wherein the provision of credit issuance is stored on a chip based smartcard.

273. (New) The computer readable medium of claim 25, wherein the provision of credit issuance is obtained from more than one creditor.

274. (New) The computer readable medium of claim 273, wherein the provision of credit issuance is stored on a chip based smartcard.

275. (New) The apparatus of claim 35, wherein the provision of credit issuance is obtained from more than one creditor.

276. (New) The apparatus of claim 275, wherein the provision of credit issuance is stored on a chip based smartcard.

277. (New) The method of claim 45, wherein provision of credit issuance is obtained from more than one creditor.

278. (New) The method of claim 277, wherein provision of credit issuance is stored on a chip based smartcard.